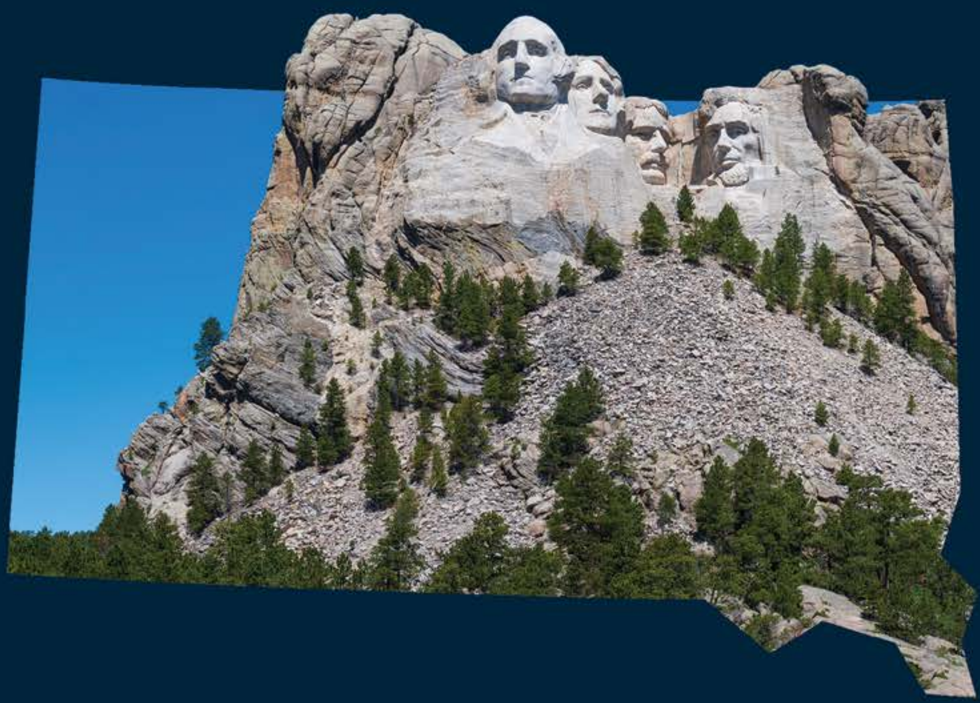
South Dakota

2025
3rd Quarter
Report



This report provides a summary of the premiums, policies, and transaction counts processed by the Florida Surplus Lines Service Office through SLIP+ for South Dakota. Through careful data collection and analysis, we strive to uphold a strong record of public service. This document provides a high-level overview of surplus lines activity from the third quarter of 2025 highlighting key trends and insights. We invite you to review the statistics for your surplus lines market.

MONTH	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. POLICY	YOY AVG. POLICY
Q1	**$51.1M**	**24.3%**	**3,476**	**18.5%**	**$14,702**	**5%**
Q2	**$49.0M**	**38%**	**3,855**	**13%**	**$12,691**	**22%**
July	$39.0M	-21%	1,230	18%	$31,672	-33%
August	$16.6M	8%	1,298	17%	$12,798	-8%
September	$33.2M	90%	1,515	13%	$21,903	67%
Q3	**$88.8M**	**8%**	**4,043**	**16%**	**$21,952**	**-7%**

TAXES

$2.2 MILLION

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. COST PER POLICY	YOY AVG. COST PER POLICY
1	**EXCESS COMMERCIAL GENERAL LIABILITY**	**$24.4M**	-36%	172	17%	$141,765	-45%
2	**COMMERCIAL UMBRELLA LIABILITY**	**$23.7M**	121%	82	39%	$288,612	59%
3	**COMMERCIAL PROPERTY**	**$9.4M**	206%	372	27%	$25,175	141%
4	**COMMERCIAL PACKAGE**	**$6.2M**	38%	659	29%	$9,379	7%
5	**COMMERCIAL GENERAL LIABILITY**	**$6.1M**	32%	1,001	17%	$6,077	13%
6	**MISCELLANEOUS LIABILITY**	**$2.9M**	157%	41	11%	$71,808	132%
7	**CYBER LIABILITY**	**$2.6M**	-43%	276	18%	$9,243	-52%
8	**DIRECTORS & OFFICERS LIABILITY - PROFIT**	**$1.5M**	42%	18	100%	$80,621	-29%
9	**COMMERCIAL AUTO LIABILITY**	**$1.4M**	32%	19	-14%	$72,888	52%
10	**MISCELLANEOUS E&O LIABILITY**	**$1.3M**	-33%	128	-8%	$9,930	-27%

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	**ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD**	**$19.2M**	22%	6	0.2%
2	**UNDERWRITERS AT LLOYD'S, LONDON**	**$11.8M**	13%	1,020	25%
3	**ENERGY INSURANCE MUTUAL LIMITED**	**$11.8M**	13%	4	0.1%
4	**STARR SURPLUS LINES INSURANCE COMPANY**	**$2.2M**	2%	14	0.4%
5	**EVANSTON INSURANCE COMPANY**	**$1.3M**	1%	250	6%
6	**OCIL SPECIALTY LTD**	**$1.3M**	1%	*	*
7	**VANTAGE RISK SPECIALTY INSURANCE COMPANY**	**$1.2M**	1%	34	1%
8	**STEADFAST INSURANCE COMPANY**	**$1.2M**	1%	19	0.5%
9	**MS TRANSVERSE SPECIALTY INSURANCE COMPANY**	**$1.2M**	1%	29	0.7%
10	**ARCH SPECIALTY INSURANCE COMPANY**	**$1.1M**	1%	55	1%

Percentage is YoY percent change based on the same reporting period last year. The information presented is based on data submitted through SLIP+ from July 1, 2025, to September 30, 2025, according to the policy submission date. All figures have been rounded to the nearest dollar amount. Please note that policy count figures reflect new business and renewals only.

**When policy count data is not present, the associated premium is attributed to endorsements.*